



Order Filed on February 10, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**Robertson, Anschutz, Schneid, Crane & Partners,
PLLC**

130 Clinton Road, Suite 202
Fairfield, New Jersey 07004
Telephone Number: 973-575-0707
Attorneys for Secured Creditor

Harold Kaplan (HK 0226)

In Re:

Michael Ramos,

and

**Daphne Y. Ramos
aka Daphne Y. Casanova,**

Debtors.

Case No.: 19-17748-MBK

Chapter: 13

Hearing Date: 02/09/2022

Judge: Michael B. Kaplan

Recommended Local Form:

☒ Followed

☐ Modified

ORDER VACATING STAY

The relief set forth on the following page, is hereby **ORDERED**.

DATED: February 10, 2022

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: **Michael Ramos and Daphne Y. Ramos**

Case No.: **19-17748-MBK**

Caption of Order: **Order Vacating Stay**

Upon the motion of USB Leasing LT, (“Secured Creditor”) under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor’s rights in regard to the following:

☒ Personal property more fully described as:

2017 JEEP GRAND CHEROKEE, 1C4RJFBG1HC743150

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.

In re:
Michael Ramos
Daphne Y. Ramos
Debtors

Case No. 19-17748-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 10, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Harold N. Kaplan	on behalf of Creditor USB Leasing LT hkaplan@rasnj.com informationathnk@aol.com
Harold N. Kaplan	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. hkaplan@rasnj.com, informationathnk@aol.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joseph Gunnar Devine, Jr	on behalf of Creditor TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com

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Joseph Gunnar Devine, Jr
on behalf of Plaintiff TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Karen E. Bezner
on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

Kevin Gordon McDonald
on behalf of Creditor USB Leasing LT kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Laura M. Egerman
on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com

Michael A. Artis
on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov

Michael A. Artis
on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov

Michael R. DuPont
on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com

Richard Gerbino
on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillerknapp.com
kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Roger Chavez
on behalf of Defendant Daphne Y. Ramos rchavez@chavezlegal.com rchavez01@aol.com

Roger Chavez
on behalf of Joint Debtor Daphne Y. Ramos rchavez@chavezlegal.com rchavez01@aol.com

Roger Chavez
on behalf of Debtor Michael Ramos rchavez@chavezlegal.com rchavez01@aol.com

Roger Chavez
on behalf of Defendant Michael Ramos rchavez@chavezlegal.com rchavez01@aol.com

U.S. Trustee
USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18